

IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

David J. and Vera E. DeSantis : Bankruptcy Case No. 21-10466-TPA
 Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this **10th** of **November, 2021**, it is hereby **ORDERED, ADJUDGED and DECREED**, with the consent of all the Parties in attendance, as follows:

A The Chapter 13 Plan dated **September 22, 2021**, except as modified herein as numbered, below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court.

1. For the remainder of the Plan term, the periodic Plan payment is to be **\$1,166** as of **November, 2021**. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order. (A2)

2. The secured claims of **PNC Bank CL#8** shall govern as to claim amount, to be paid at **8.24%** annual contract interest rate, in a monthly amount to be determined by the Trustee, until the claim has been paid in full. (D31)

3. The secured claim(s) of the following Creditor(s) shall govern as to the claim amount and are to be paid at the modified plan interest rate, in a monthly amount determined by the Trustee, as payment in full: **PNC Bank CL.7**. (B10)

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. Objections to the Plan: This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. Review of Claims Docket and Objections to Claims. Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

4. Motions or Complaints Pursuant to §§506, 507, or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the

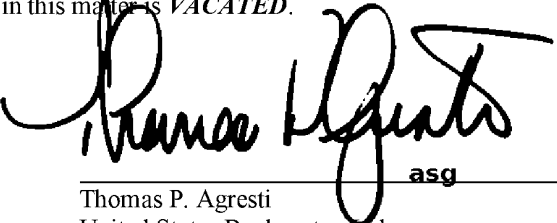
Revised 7/26/2021

allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.
4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.
6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:
 - (a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.
 - (b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.
 - (c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.
7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.
8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.
10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.



asg
Thomas P. Agresti
United States Bankruptcy Judge

cc: All Parties in interest to be served by Clerk in seven (7) days

In re:
David J. DeSantis
Vera E. DeSantis
Debtors

Case No. 21-10466-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lfin

Page 1 of 2

Date Rcvd: Nov 10, 2021

Form ID: pdf900

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ David J. DeSantis, Vera E. DeSantis, 806 Wyoming Avenue, Erie, PA 16505-3832
15404939	+ Beneficial Financial I Inc., 654 West Main Street, Mount Pleasant, PA 15666-1815
15404941	+ Cavalry SPV I, LLC, Bass & Associates PC, 3936 East Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
15411244	+ Commonwealth of PA, 400 North Street, 4th Floor, Harrisburg, PA 17120-0204
15404943	+ ECMC, P.O. Box 16408, Saint Paul, MN 55116-0408
15404944	+ Erie County Tax Claim Bureau, 140 West 6th Street, Room 110, Erie, PA 16501-1073
15404945	+ Law Office of Curtis O. Barnes P.C., 390 West Cerritos Avenue, Anaheim, CA 92805-6550
15404948	+ NCB Management Services Inc, P.O. Box 1099, Langhorne, PA 19047-6099
15404953	+ U.S. Department of Education, Claims Filing Unit, P.O. Box 8973, Madison, WI 53708-8973
15422697	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15404937	+ Email/Text: ally@ebn.phinsolutions.com	Nov 10 2021 23:39:00	Ally Financial, P.O. Box 130424, Saint Paul, MN 55113-0004
15404938	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 10 2021 23:51:28	American InfoSource LP as agent for, Midland Funding LLC, P.O. Box 268941, Oklahoma City, OK 73126-8941
15404940	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 10 2021 23:51:31	Capital One, P.O. Box 85520, Richmond, VA 23285
15405344	+ Email/Text: bankruptcy@cavps.com	Nov 10 2021 23:40:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15404942	+ Email/Text: mrdiscen@discover.com	Nov 10 2021 23:39:00	Discover Bank, DB Servicing Corporation, P.O. Box 3025, New Albany, OH 43054-3025
15404946	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 10 2021 23:51:38	Merrick Bank, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15404947	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 10 2021 23:51:31	Merrick Bank, Resurgent Capital Services, P.O. Box 10368, Greenville, SC 29603-0368
15404949	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 10 2021 23:40:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15404950	Email/Text: Bankruptcy.Notices@pnc.com	Nov 10 2021 23:39:00	PNC Bank NA, P.O. Box 94982, Cleveland, OH 44101
15427983	Email/Text: Bankruptcy.Notices@pnc.com	Nov 10 2021 23:39:00	PNC BANK, NATIONAL ASSOCIATION, P.O. Box 94982, Cleveland, OH 44101
15406822	Email/Text: bnc-quantum@quantum3group.com	Nov 10 2021 23:40:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-1

User: lfin

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Date Rcvd: Nov 10, 2021

Form ID: pdf900

Total Noticed: 24

15404952	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2021 23:51:37	Synchrony Bank, P.O. Box 956005, Orlando, FL 32896-0001
15404954	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 10 2021 23:51:39	Verizon, by American Infosource as agent, P.O. Box 248838, Oklahoma City, OK 73124-8838
15404955	+ Email/Text: BKRMailOps@weltman.com	Nov 10 2021 23:40:00	Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, Suite 1400, Pittsburgh, PA 15219-1827

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		PNC Bank, National Association
15404951	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank NA, PO Box 94982, Cleveland, OH 44101
15427989	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2021 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Joint Debtor Vera E. DeSantis dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor David J. DeSantis dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor PNC Bank National Association mmiksich@kmlawgroup.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6